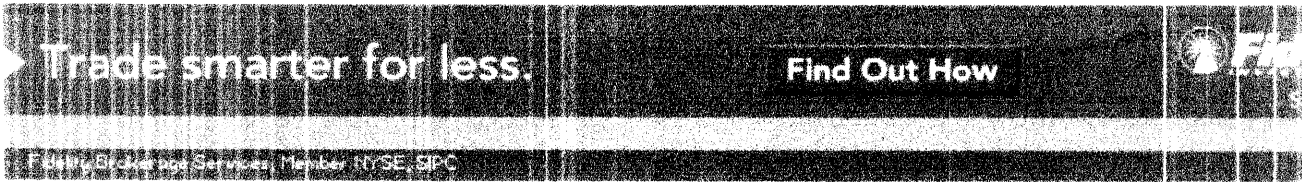


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HSBC HOLDINGS PLC (NYS)

LAST CHANGE
86.14 ▲ 0.65 (0.76%) 4:00 PM ET

Risk Alert for HBC.N

Low

SECTOR: Financial | INDUSTRY: Money Center Banks

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Choose from: Income Statement

Annual Quarterly

ANNUAL INCOME STATEMENT

In Millions of U.S. Dollars (except for per share items)	12 Months Ending 12/31/04	12 Months Ending 12/31/03	12 Months Ending 12/31/02	12 Months Ending 12/31/01 Restated 12/31/02	12 Months Ending 12/31/00 Restated 12/31/02
Interest Income, Bank	50,203.0	39,968.0	28,595.0	35,261.0	37,746.0
Total Interest Expense	19,179.0	14,370.0	13,135.0	20,536.0	24,023.0
Net Interest Income	31,024.0	25,598.0	15,460.0	14,725.0	13,723.0
Loan Loss Provision	6,357.0	6,093.0	1,321.0	2,037.0	932.0
Net Interest Inc. After Loan Loss Prov.	24,667.0	19,505.0	14,139.0	12,688.0	12,791.0
Non-Interest Income, Bank	23,404.0	18,312.0	13,223.0	13,367.0	12,492.0
Non-Interest Expense, Bank	(30,463.0)	(25,001.0)	(17,712.0)	(18,055.0)	(15,508.0)
Net Income Before Taxes	17,608.0	12,816.0	9,650.0	8,000.0	9,775.0
Provision for Income Taxes	4,507.0	3,120.0	2,534.0	1,988.0	2,409.0